

FORM B1						United States Bankruptcy Court NORTHERN District of ILLINOIS						Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle): Palacios, John P.								Name of Joint Debtor (Spouse)(Last, First, Middle): Palacious, Betsy, S.									
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE								All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): NONE									
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) 1655								Last four digits of Soc. Sec. No./Compete EIN or other Tax I.D. No. (if more than one, state all) 5520									
Street Address of Debtor (No. & Street, City, State & Zip Code): 1033 McCalister Avenue North Chicago IL 60064								Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1033 McCalister Avenue North Chicago IL 60064									
County of Residence or of the Principal Place of Business: Lake								County of Residence or of the Principal Place of Business: Lake									
Mailing Address of Debtor (if different from street address): SAME								Mailing Address of Joint Debtor (if different from street address): SAME									
Location of Principal Assets of Business Debtor (If different from street address above): NOT APPLICABLE																	
Information Regarding the Debtor (Check the Applicable Boxes)																	
Venue (Check any applicable box) <input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																	
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank									Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13								
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business									Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.								
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																	
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.												THIS SPACE IS FOR COURT USE ONLY					
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																	
Estimated Assets \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																	
Estimated Debts \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																	

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

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**Palacios, John P. and
Palacios, Betsy, S.**

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location Where Filed:

NONE

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Palacios, John P.

Signature of Debtor

X /s/ Palacios, Betsy, S.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

10/14/2005

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Paul M. Bach

10/14/2005

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.
☒ No

Signature of Attorney

X /s/ Paul M. Bach

Signature of Attorney for Debtor(s)

Paul M. Bach 06209530

Printed Name of Attorney for Debtor(s)

Law Firm of Paul M. Bach

Firm Name

1955 Shermer Road, Unit 150

Address

Northbrook IL 60062

847-564-0808

Telephone Number

10/14/2005

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re *Palacios, John P.*
and
Palacios, Betsy, S.

Case No.
Chapter 13

_____/ Debtor
Attorney for Debtor: *Paul M. Bach*

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case \$ 2,200.00
 - b) Prior to the filing of this statement, debtor(s) have paid \$ 800.00
 - c) The unpaid balance due and payable is \$ 1,400.00
3. \$ 194.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: *10/14/2005*

Respectfully submitted,

X /s/ Paul M. Bach
Attorney for Petitioner: *Paul M. Bach*
Law Firm of Paul M. Bach
1955 Shermer Road, Unit 150
Northbrook IL 60062

AMERITECH FACC ILLIN
C/O Collection Company
700 Longwater Drive
Norwell, MA 02061

ASSET ACCEPTANCE LLC
PO BOX 2038
WARREN, MI 48090

AURORA LOAN SERVICES I
601 5TH AVE
SCOTTSBLUFF, NE 69361

CACV067/PROVIDIAN BA
C/O Collect America Ltd
370 17th Street Suite 5000
Denver, CO 80202

CAP ONE BK
PO BOX 85520
RICHMOND, VA 23285

CBUSASEARS
PO BOX 6189
SIOUX FALLS, SD 57117

Commonwealth Edison
555 Waters Edge
Lombard, IL 60148

COUNTRYWIDE HOME LOANS
450 AMERICAN ST
SIMI VALLEY, CA 93065

Gray & End, LLP
600 North Broadway
Milwaukee , WI 53202-5099

Joseph L. Fieger
95 Revere Drive
Suite J
Northbrook, IL 60062

Joseph L. Fieger
95 Revere Dr.
Suite J
Northbrook, IL 60062

MED1DR JEFFREY JOHN
C/O Armour Systems Corp
2322 N. Greenbay
Waukegan, IL 60087

MED1ENH DIV OF ANES
C/O Medical Business Bureau
1460 Renaissane Drive
Park Ridge, IL 60068

MED1GREENWOOD DENTAL
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C/O Northern Ill Coll Service
1660 Yorkhouse
Waukegan, IL 60087

NEUROPSYCH/PMSS
C/O American Collections
919 Estes
Schamburg, IL 60193

NORTH CHICAGO POLICE
C/O Computer Credit Service
P.O. Box 60201
Chicago, IL 60660

Palacios, John P.
1033 McCalister Avenue
North Chicago, IL 60064

Palacios, Betsy, S.
1033 McCalister Avenue
North Chicago, IL 60064

Patrica Penn
185 Bluff Avenue
Grayslake, IL

Patricia Penn
185 Bluff Avenue
Grayslake, IL

Paul M. Bach
1955 Shermer Road, Unit 150
Northbrook, IL 60062

PEOPLES ENERGY
130 E RANDOLPH
CHICAGO, IL 60601

SEE CLEARLY METHOD
C/O Fidelity Info Corp
P.O. Box 100
Pacific Palasade, CA 90272

SELECT PORTFOLIO SVCIN
PO BOX 65250
SALT LAKE CITY, UT 84165

Terrence S. Cerni
333 West Everett Street
Room A292
Milwaukee , WI 53203

WFNNB/CHARMING SHOPPES
4590 E BROAD ST
COLUMBUS, OH 43213

Wisconsin Electric Power Comp
231 W. Michigan Avenue
Milwaukee , WI 53203